Fill in this information to identify the case:					
Debtor 1	Renardo D. Jones				
Debtor 2					
	(Spouse, if filing)				
United States B	sankruptcy Court for the Northern District of Mississippi				
(State)					
Case number: <u>17-12901-JDW</u>					

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of post-petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: Federal National Mortgage Association ("Fannie Mae") c/o Seterus, Inc.

Court Claim No. (if known): 11

Last four digits of any r		Date of Payment Change:	10/01/2018			
account:		Must be at least 21 days after date of this notice.	Ti			
		New total payment:	*			
		Principal, interest, and escrow, if any	\$1,096.27			
Part 1: Escrow	Account Payment Adjustm	ent				
□ No.	the debtor's escrow account payment					
		in a form consistent with applicable non-bankruptcy la in why:				
Current escrow	payment: \$504.83	New escrow payment: \$520.97				
Part 2: Mortgag	e Payment Adjustment					
	I and interest payment change based o	on an adjustment to the interest rate in the debtor's	s variable-rate account?			
	the rate change notice prepared in a forr	m consistent with applicable non-bankruptcy law. If a	statement is not			
Current interest	rate:%	New interest rate:	%			
Current principa	al and interest payment:	New principal and interest payment: :				
Part 3: Other Payment Change						
Will there be a change in the debtor's mortgage payment for a reason not listed above?						
 No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.) Reason for change: 						

Part 4: Sig	jn Here		
The person cortelephone num		Sign and print your name and	your title, if any, and state your address and
Check the appr	ropriate box		
☐ I am the cre	editor.		
☐ I am the cre	editor's authorized agent.		
	r penalty of perjury that the inf nd reasonable belief.	formation in this Notice is tr	ue and correct to the best of my knowledge,
X /s/ Brace	dley P. Jones		Date: September 7, 2018
Print:	Bradley P. Jones First Name Middle Name	Last Name	Title Attorney for Creditor
Company	Shapiro & Massey, LLC		
Address	1080 River Oaks Drive, Suite B-202 Number Street	MS 39232	
Contact phone	City (601) 981 - 9299	State ZIP Code	Email MSBankruptcy@logs.com

CERTIFICATE OF SERVICE

I, Bradley P. Jones, of the firm of Shapiro & Massey, LLC, do hereby certify that I have this date provided a copy of the foregoing Notice of Mortgage Payment Change either by electronic case filing or by United States mail postage pre-paid to the following:

Locke D. Barkley, Chapter 13 Trustee, sbeasley@barkley13.com

William L. Fava, Attorney for the Debtor mc38671@yahoo.com

Office of the U.S. Trustee USTPRegion05.AB.ECF@usdoj.gov

Renardo D. Jones 1073 Cedar Ridge Cove Tunica, MS 38676

Dated: September 7, 2018

Respectfully submitted SHAPIRO & MASSEY, LLC

/s/ Bradley P. Jones

Bradley P. Jones Attorney for Creditor

Presented by:
J. Gary Massey, MSB#1920
Bradley P. Jones, MSB#9731
Laura Henderson-Courtney, MSB#2266
SHAPIRO & MASSEY, LLC
1080 River Oaks Drive, Suite B-202
Flowood, MS 39232
Telephone No. (601) 981-9299
Facsimile No. (601) 981-9288
E-mail: msbankruptcy@logs.com
BK Case No. 17-12901-JDW



JONES, RENARDO MCCLAURIN, BERNICE c/o WILLIAM L. FAVA

SOUTHAVEN MS 38671-0009

Hartford, CT 06143-1077

PO BOX 783

Document Page 4 of 5

Friday 5 a.m. to 6 p.m.

Phone 866,570,5277

ESCROW ACCOUNT STATEMENT				
Analysis D Loan Num		08/10/18		
Current Payment		New Payment Effective 10/01/18		
Principal and		Principal and		
Interest	\$575.30	Interest*	\$575.30	
Escrow	\$504.83	Escrow	\$495.62	
		Escrow Shortage or Deficiency	\$25.35	
Total Current Payment	\$1,080.13	Total NEW Payment*	\$1,096.27	

* The principal and interest payments reflect the contractual amount due under the note, which can be modified with a mutually agreed upon payment plan. In addition, the new principal and interest payment and the total new payment may not reflect any changes due to interest rate adjustments. You will receive a separate notice for interest rate adjustments.

NEW MORTGAGE PAYMENT NOTICE AND ESCROW ACCOUNT DISCLOSURE STATEMENT

Seterus, Inc. is the servicer of the above referenced loan. In accordance with federal guidelines, your escrow account is reviewed at least once a year to determine if sufficient funds are available to pay your taxes and/or insurance. Your escrow payment will be a minimum of the total anticipated disbursements divided by the number of scheduled installments due in the next 12 months. This payment will increase if you have a post-petition shortage and/or deficiency. This statement provides a history of actual escrow account activity and a projection of the escrow account activity for the next 12 months.

Our records indicate a petition for Bankruptcy was filed on August 7, 2017. Pursuant to that petition, we have filed a proof of claim with the Bankruptcy court. Any shortage and/or deficiency listed under the Proof of Claim section will be excluded from your future scheduled escrow payment as these amounts will be added to your pre-petition arrearage and collected in your bankruptcy plan payment.

\$2,757.60 \$888.89 \$1,171.43 \$1,129.59	Beginning Balance**	Payments to Escrow	Anticipated Activity Payments from Escrow	Description	Projected
\$888.89 \$1,171.43	Beginning Balance**		•	Description	Projected
	0 0		Listia	Description	Balance \$234.94
, ,	Post Petition Beg Bal*				\$1,218.7
\$5,947.51	Date				
	10/01/2018	495.62			1,484.5
	11/01/2018				1,750.4
					2,016.2
. 7. 2017					2,282.0
ugust 7, 2017	01/01/2019				1,393.1
	02/01/2019	495.62	229.80-	MORTGAGE INS	1,658.9
	03/01/2019	495.62	229.80-	MORTGAGE INS	1,924.7
	04/01/2019	495.62	229.80-	MORTGAGE INS	2,190.6
\$1,453.70	05/01/2019	495.62			2,456.4
					2,722.2
					2,988.0
					1,816.6
					687.0
					952.8
					1,218.6
				MORTGAGE INS	1,210.0
escrow	Total	\$5,947.44	\$5,947.51-		
					.24, or 1/6 of the
ting balance ursements	amount of negative balance account exceed the funds paid to pay the estimated items a pre-petition shortage and/or diplan payment. The projected according to this analysis sl \$304.19. For your convenience	in the escrow accound to the escrow accound any additional reficiency is accounted beginning balance of thould be \$1522.95. ce, we have spread the	nt, which can occur want. An escrow shorta eserve deposits that in d for on the POC and your escrow account in This means you have his post-petition shorta	when funds that have been p age occurs when the escrow b need to be paid during the n will be collected as part of you as \$1,218.76. Your required b we a post-petition shortage a	aid from the escrealance is not enouext 12 months. The pre-petition eginning balance and/or deficiency
	s1,453.70 see esscrow	10/01/2018 11/01/2018 12/01/2018 01/01/2019 01/01/2019 02/01/2019 03/01/2019 04/01/2019 05/01/2019 06/01/2019 07/01/2019 07/01/2019 07/01/2019 07/01/2019 08/01/2019 08/01/2019 09/01/2019 Total Under federal law, your lower total anticipated payments from the exercise of the second account exceed the funds paid to pay the estimated items a pre-petition shortage and/or displan payment. The projected according to this analysis sl \$304.19. For your convenients	10/01/2018	10/01/2018	10/01/2018

disbursements. Cushion selected by servicer: \$991.24.

Representation of Printed Document Case 17-12901-JDW Doc 39 Filed 09/07/18 Entered 09/07/18 09:12:13 Desc Main Document Page 5 of 5 ESCROW ACCOUNT HISTORY

This is a statement of actual activity in your escrow account from October 2017 to September 2018. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

	ACTUAL ESCROW ACCOUNT HISTORY							
	Payments to Escrow Payments from Escr			from Escrow	Description	Escrov	Escrow Balance	
	Projected	Actual	Projected	Actual		Projected	Actual	
Beginning								
Balance						\$1,447.79	\$3,721.40-	
Date								
10/01/17	477.20	0.00*	230.52-	230.52-	MORTGAGE INS	1,694.47	3,951.92-	
11/01/17	477.20	0.00*	230.52-	230.52-	MORTGAGE INS	1,941.15	4,182.44-	
12/01/17	477.20	480.41*	230.52-	230.52-	MORTGAGE INS	2,187.83	3,932.55-	
12/01/17	0.00	0.00	0.00	888.89-*	COUNTY	2,187.83	4,821.44-	
01/01/18	477.20	0.00*	230.52-	230.52-	MORTGAGE INS	2,434.51	5,051.96-	
01/01/18	0.00	0.00	826.52-	0.00*	COUNTY	1,607.99	5,051.96-	
02/01/18	477.20	0.00*	230.52-	230.52-	MORTGAGE INS	1,854.67	5,282.48-	
03/01/18	477.20	480.41*	230.52-	230.52-	MORTGAGE INS	2,101.35	5,032.59-	
04/01/18	477.20	504.83*	230.52-	230.52-	MORTGAGE INS	2,348.03	4,758.28-	
05/01/18	477.20	0.00*	230.52-	230.52-	MORTGAGE INS	2,594.71	4,988.80-	
06/01/18	477.20	1,009.66*	230.52-	230.52-	MORTGAGE INS	2,841.39	4,209.66-	
07/01/18	477.20	504.83*	230.52-	230.52-	MORTGAGE INS	3,088.07	3,935.35-	
07/01/18	0.00	0.00	1,004.08-	1,171.43-*	HAZARD INS	2,083.99	5,106.78-	
07/01/18	0.00	0.00	1,129.59-	1,129.59-	FLOOD INS	954.40	6,236.37-	
08/01/18	477.20	5,754.03*	230.52-	0.00*	MORTGAGE INS	1,201.08	482.34-	
09/01/18	477.20	0.00	230.52-	0.00*	MORTGAGE INS	1,447.76	482.34-	
Total	\$5,726.40	\$8,734.17	\$5,726.43-	\$5,495.11-				

^{*} indicates a difference from a previous estimate either in the date or the amount.

NOTE – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. COLORADO: SEE www.coag.gov/car FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. NEW YORK CITY: 1411669, 1411665, 1411662. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR 97005.

^{**} indicates escrow payment made during a period where the loan was paid ahead.